



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

July 31 Balance	\$72,862		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$863,570		Jan-Aug Revenues	\$7,448,248
Employer Premiums	704,868		Jan-Aug Expenses	\$8,077,492
Employee Premiums	142,036		August 31, 2014 Balance	\$56,484
Other Revenues	16,666			
Total Expenses	\$879,948		YTD Gain/(Loss)	(\$629,244)
Week 1 Claims	234,297			
Week 2 Claims	270,309			
Week 3 Claims	229,922			
Week 4 Claims				
Clinic Expenses	51,746			
Wellness Expenses	1,012			
Fixed Costs—Premiums	66,749			
Fixed Costs--Fees	25,913			
Monthly Gain/(Loss)	\$(16,378)			
August 31 Balance	\$56,484			

Anthem Website Change

Effective January 1st, 2015, the City will change healthcare provider networks - moving from Cigna to Anthem. You will receive more information over the coming weeks regarding Anthem's website and user technology.

Anthem Blue Cross & Blue Shield is one of the largest networks in the country, but we again suggest you check the website prior to January 1st to make sure your current providers are Anthem members. Instructions for looking up doctors were sent to you last week; however, Anthem has since done an upgrade to their website and those instructions have changed - Now it's even easier to find a provider:

- Go to www.anthem.com and click Find A Doctor on the right side of the home page.
- Under Search by selecting a plan/network, do one of the following:
 - For Indiana providers, select Indiana and Blue Access (PPO) from the dropdown boxes and click Select and Continue.
 - For providers in states other than Indiana, select the applicable state and National PPO (BlueCard PPO) from the dropdown boxes and click Select and Continue.
- Specify the type of provider, specialty, zip code, distance and specific name (optional).
- Click Search.
- You then have the option of sending the information to yourself via email or printing a .pdf of the results.

NOTE: These instructions may change after the City's plan goes into effect on January 1st.

Open Enrollment Starts Soon

Pay close attention to upcoming emails regarding open enrollment for 2015 insurance elections. Enrollment will run from October 15 through November 15, and will be completed through the City's intranet (much the same way as the recent performance evaluations). Therefore, enrollment must be done on a City computer. As in the past, all full-time employees and retirees will be required to go through the enrollment process - even if you do not want coverage. Retirees will receive paper enrollment forms in the mail.

- **Health Savings Accounts:** If you are considering switching to the high deductible health plan (Plan A) next year, or if you are already in Plan A and have questions about your health savings account (HSA), you can attend one of the following meetings to obtain more information and/or get your questions answered. Each meeting will last no more than an hour and spouses are welcome to attend:
 - Tuesday, October 21st - 9:00 AM - City Hall Council Chambers (2nd Floor)
 - Wednesday, October 29th - 1:00 PM - Water Operations (3450 W. 131st St.)

Flu Shot Reminder

Flu shots will be provided free of charge to all full-time and part-time City employees, dependents (age 18 months and older) and retirees according to the following schedule:

- October 9th 8 AM - Noon Water Operations Conference Room
- October 14th 8 AM - Noon City Hall Caucus Rooms (2nd Floor)
- October 23rd 8 AM - Noon Water Operations Conference Room
- October 28th 8 AM - Noon City Hall Caucus Rooms (2nd Floor)

Please mark these dates on your calendar and be sure to attend if you wish to get a flu shot. You do not have to be on the City's health plan to receive a shot.

Primary Plus Employee Health Center

REMINDER - The Primary Plus Employee Health Center offers many healthcare services and generic medications completely free of charge to everyone on the City's health plan. Contact information is provided below. Since same-day appointments are almost always available (through online scheduling or by phone), please be courteous and avoid walk-in visits.

Hours

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415